

Form plncf13 – ntcenfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-11957-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony J Lugo
150 Ramblewood Parkway
Mount Laurel, NJ 08054

Therese A Lugo
aka Theresa A Urban
150 Ramblewood Parkway
Mount Laurel, NJ 08054

Social Security No.:
xxx-xx-5290

xxx-xx-8038

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 20, 2023.

Dated: July 20, 2023
JAN: jpl

Jeanne Naughton
Clerk

In re:
Anthony J Lugo
Therese A Lugo
Debtors

Case No. 23-11957-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 20, 2023

User: admin
Form ID: plncf13

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony J Lugo, Therese A Lugo, 150 Ramblewood Parkway, Mount Laurel, NJ 08054-2326
519858692	+ Marlett Funding, Attn: Phillips & Cohen, 1002 Justison St., Wilmington, DE 19801-5148
519858695	+ Midland Funding, 1037 Raymond Blvd., Newark, NJ 07102-5423
519858701	Pressler, Felt & Warshaw LLP, 5020, 7 Entin Road, Parsippany, NJ 07054
519858702	Ragan and ragan, 3100 NJ 138, Belmar, NJ 07719
519858714	+ Us Bank Na Retail Le, Attn: Bankruptcy, Po Box 3447, Oshkosh, WI 54903-3447
519858717	+ Wal-Mart, 702 SW 8th St, Bentonville, AR 72712-6209

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 20 2023 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 20 2023 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jul 20 2023 21:53:52	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519858660	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 20 2023 21:18:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519862122	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 20 2023 21:18:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519858661	Email/Text: bankruptcies@arsigroup.com	Jul 20 2023 21:17:00	ARSI, 555 St. Charles Dr., Ste 100, Thousand Oaks, CA 91360
519858659	^ MEBN	Jul 20 2023 21:03:44	AllianceOne, 3043 Walton Road, Ste 201, Plymouth Meeting, PA 19462-2389
519858662	+ Email/Text: bk@avant.com	Jul 20 2023 21:18:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
519858663	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 20 2023 21:17:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
519858664	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 20 2023 21:53:46	BestEgg, 3419 Silverside Road, Wilmington, DE 19810-4801
519858668	+ Email/Text: BKPT@cfna.com	Jul 20 2023 21:16:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy,

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			Po Box 81315, Cleveland, OH 44181-0315
519858671	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 20 2023 21:18:00	CKS Financial, P.O. Box 2856, Chesapeake, VA 23327-2856
519872150	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2023 22:17:09	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519858665	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 20 2023 21:54:36	Cap One, Po Box 31293, Salt Lake City, UT 84131-0293
519858666	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 20 2023 21:54:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519870959	+ Email/PDF: ebn_ais@aisinfo.com	Jul 20 2023 22:16:41	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519858667	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2023 22:17:26	Card Works Servicing, Llc, Attn: Bankruptcy, 101 Crossways Pk West, Woodbury, NY 11797-2020
519874079	+ Email/Text: bankruptcy@cavps.com	Jul 20 2023 21:18:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519858670	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 20 2023 21:34:43	Citibank/Best Buy, Po Box 790328, St Louis, MO 63179-0328
519858672	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2023 21:17:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519858673	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2023 21:17:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519858674	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2023 21:17:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519858675	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2023 21:17:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519858676	+ Email/Text: ebnotifications@creditacceptance.com	Jul 20 2023 21:16:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
519858678	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2023 21:53:48	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519858677	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2023 21:34:44	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
519858679	+ Email/Text: mrdiscen@discover.com	Jul 20 2023 21:16:00	Discover Bank, 502 E. Market Street, Greenwood, DE 19950-9700
519865102	Email/Text: mrdiscen@discover.com	Jul 20 2023 21:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519858680	+ Email/Text: mrdiscen@discover.com	Jul 20 2023 21:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519858681	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jul 20 2023 21:17:00	EnerBank USA, 650 S. Main Street, Ste 1000, Salt Lake City, UT 84101-2844
519858682	Email/Text: bknotices@fbcs-inc.com	Jul 20 2023 21:17:00	FBCS, Inc., 330 S. Warminster Rd., Ste 353, Hatboro, PA 19040
519858683	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 20 2023 21:18:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
519858684	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 20 2023 21:18:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
519858687	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 20 2023 21:17:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519920212	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 20 2023 21:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617

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519858669	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 20 2023 21:36:14	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519858689	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 20 2023 21:16:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519891175	Email/PDF: resurgentbknofications@resurgent.com	Jul 20 2023 21:54:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519858690	+ Email/Text: Documentfiling@lciinc.com	Jul 20 2023 21:16:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519909500	+ Email/Text: Documentfiling@lciinc.com	Jul 20 2023 21:16:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519858691	^ MEBN	Jul 20 2023 21:02:35	Loan Depot/Cenlar, Po Box 77404, Ewing, NJ 08628-6404
519858698	Email/Text: ml-ebn@missionlane.com	Jul 20 2023 21:16:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
519903930	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 20 2023 21:53:52	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519858693	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 21:18:00	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
519895359	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 21:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519858694	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 21:18:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519858696	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2023 21:18:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519858697	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 20 2023 21:35:29	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519888135	Email/Text: invenioabt@phillips-cohen.com	Jul 20 2023 21:17:00	PCA Acquisition V, LLC, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington, DE 19801
519918099	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 21:35:34	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
519858700	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 22:17:17	Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
519914724	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2023 21:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519914722	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2023 21:17:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519915420	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2023 21:17:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519877167	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jul 20 2023 21:17:00	Regions Bank DBA Enerbank USA, 650 S Main Street, Suite 1000, Salt Lake City, UT 84101-2844
519858703	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 20 2023 21:54:34	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
519858704	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:34:38	Syncb/car Care Pep B, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
519859474	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:34:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519858705	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:53:52	Synchrony Bank/Care Credit, Attn: Bankruptcy

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		Dept, Po Box 965064, Orlando, FL 32896-5064
519858706	+ Email/PDF: gecsedl@recoverycorp.com	Jul 20 2023 21:35:29 Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519858707	+ Email/PDF: gecsedl@recoverycorp.com	Jul 20 2023 21:53:54 Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519867381	+ Email/PDF: ebn_ais@aisinfo.com	Jul 20 2023 21:54:23 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519858709	^ MEBN	Jul 20 2023 21:03:14 TIAA Bank, 301 W Bay St, Jacksonville, FL 32202-5147
519858711	Email/Text: CollectionsCompliance@firstdata.com	Jul 20 2023 21:18:00 TRS Recovery Services, Inc, P.O. Box 60022, City of Industry, CA 91716
519858708	+ Email/Text: bncmail@w-legal.com	Jul 20 2023 21:17:00 Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519858710	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 20 2023 21:17:00 Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519858712	Email/Text: bknotice@upgrade.com	Jul 20 2023 21:16:00 Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
519864926	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 20 2023 21:54:06 U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519858713	+ Email/Text: LCI@upstart.com	Jul 20 2023 21:17:00 Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
519858716	Email/Text: bankruptcyntices@vivecard.com	Jul 20 2023 21:16:00 Vive Financial, Attn: Bankruptcy, 380 Data Drive, Suite 200, Draper, UT 84020
519858715	^ MEBN	Jul 20 2023 21:02:58 Velocity Investments LLC, 1800 Route 34 North, Suite 404A, Belmar, NJ 07719-9147
519858718	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 20 2023 21:53:46 Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519858688		Kayleigh N. Evans
519858699		Ocean County Probation, Child Support Enforcement, Washington Street
519898506	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519858686	##+	HUD, 100 East Penn Square, Philadelphia, PA 19107-3324
519858685	##+	Hay, Hayt, Landau LLC, 123 S. Broad Street, Philadelphia, PA 19109-1003

TOTAL: 2 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2023 at the address(es) listed below:

Name	Email Address
Brad J. Sadek	on behalf of Joint Debtor Therese A Lugo bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Debtor Anthony J Lugo bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5